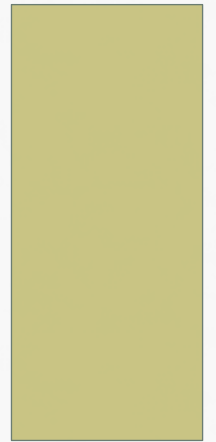


# CREDIT CARD COMPARISON

BY: EDWIN J ROMERO



# INSTRUCTIONS:

- Research **10** Credit Cards
  - go to [www.nerdwallet.com/credit-cards](http://www.nerdwallet.com/credit-cards)
- Choose one credit card from each category
- Complete the information
- Make into PDF
- Upload to your website

# CITI THANK YOU PREMIER CARD

- This is a REWARDS CARD
  - Annual Fee: you pay \$95 a year, but the first year is free
  - Rewards: 1 point per dollar
  - APR: Variable %14-23
  - Introductory APR: N/A
  - BALANCE TRANSFER: N/A
- 
- Why would you want this card?

This card offers you good points for making purchases. It's a good rewards card. However, there is a fee and the interest rate is high.



# REWARDS CREDIT CARDS

BANKAMERICARD TRAVEL REWARDS® CREDIT CARD

- This is a REWARDS CARD
- Annual Fee: you don't pay any annual fee
- Rewards: Earn unlimited 1.5 points per \$1 spent on all purchases
- APR: 22.99% Variable APR
- Introductory APR: 0%
- BALANCE TRANSFER: N/A
  
- This card offers you unlimited points per one dollar spent on all purchases and you do not have to pay annual fees



# CASH BACK CREDIT CARDS

CHASE FREEDOM<sup>®</sup>

- This is a REWARDS CARD
- Annual Fee: No annual fee
- Rewards: Unlimited 1% Cash Back on every purchase
- APR: variable 13.99-22.99%
- Introductory APR: 0%
- BALANCE TRANSFER: N/A
  
- You do not have to pay annual fees for this card, and it offers you unlimited 1% cash back on every purchase



# BALANCE TRANSFER CREDIT CARDS

DISCOVER IT®-DOUBLE CASH BACK YOUR FIRST YEAR

- This is a REWARDS CARD
- Annual Fee: no annual fee
- Rewards: 5% cash back in categories that change each quarter like gas, restaurants, Amazon.com and more -1% cash back on all other purchases.
- APR: Variable 10.99 - 22.99%
- Introductory APR: 0% APR
- BALANCE TRANSFER: 0%
  
- This card offers you from 5% to 1% cash back depending on purchases and you do not have to pay any fee.



# TRAVEL CREDIT CARDS

U.S. BANK FLEXPERKS® SELECT REWARDS VISA® CARD

- This is a REWARDS CARD
- Annual Fee: no annual fees
- Rewards: One FlexPoint for every \$2 of eligible net purchases.
- APR: N/A
- Introductory APR: N/A
- BALANCE TRANSFER: N/A
  
- It has no annual fees and it offers you one FlexPoint for every \$2 of eligible net purchases.



# ZERO PERCENT CREDIT CARDS

## UNION BANK PLATINUM EDITION VISA CARD

- This is a NOT REWARDS CARD
- Annual Fee: no annual fees
- Rewards: no rewards
- APR: 14.99% after 12 months
- Introductory APR: 0%
- BALANCE TRANSFER: N/A
  
- Has no annual fees and it offers and pretty good APR after a year

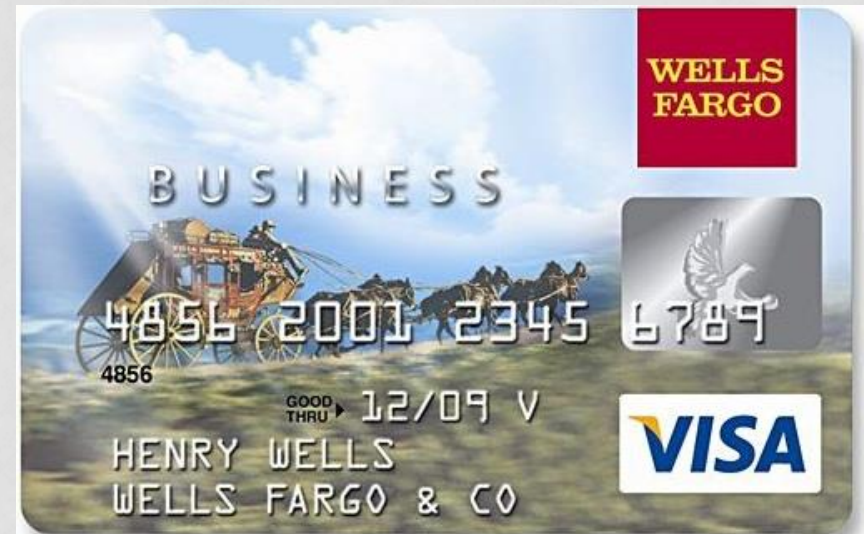




# STUDENT CREDIT CARDS

## WELLS FARGO CASH BACK COLLEGE VISA CARD

- This is a REWARDS CARD
- Annual Fee: no annual fees
- Rewards: Earn 1% on purchases
- APR: N/A
- Introductory APR: N/A
- BALANCE TRANSFER: 5.90% for 6 mos on transfers
- Has no annual fees and it offers 1% on purchases



# BUSINESS CREDIT CARDS

CAPITAL ONE® SPARK® CASH SELECT FOR BUSINESS

- This is a REWARDS CARD
- Annual Fee: no annual fess
- Rewards: 1.5% cash back on every purchase, every day
- APR: variable 12.9%-20.9%
- Introductory APR: 0%
- BALANCE TRANSFER: N/A
  
- This card offers 1.5% cash back on every purchase, has no annual fee, and it has a pretty good APR



# LOW INTEREST CREDIT CARDS

## SOMERSET TRUST COMPANY COMMUNITY VISA GOLD

- This is a NOT REWARDS CARD
- Annual Fee: no annual fees
- Rewards: no rewards
- APR: 10.90% after 6 months
- Introductory APR: 3.90%
- BALANCE TRANSFER: N/A
  
- Has no annual fee and you initial APR is 3.90%



# REWARDS CREDIT CARDS

WELLS FARGO PROPEL 365 AMERICAN EXPRESS

- This is a REWARDS CARD
- Annual Fee: \$23
- Rewards: earn from 1-3 point in every purchase
- APR: N/A
- Introductory APR: 0%
- BALANCE TRANSFER: 0% for 12 mos on transfers
- Offers you from one to three points in every purchase



# STUDENT CREDIT CARDS

REGIONS BANK STUDENT WITH REWARDS

- This is a REWARDS CARD
- Annual Fee: no annual fees
- Rewards: 1 point per \$1 spent on purchases
- APR: N/A
- Introductory APR: N/A
- BALANCE TRANSFER: 0% for 7 mos on transfers
- This card has no annual fees and if offers 1 point per \$1 spent in purchases

